Bl (Official Form 1) (04/53) 15-37754 Doc 1	Filed 11/05/15	Entered 11/0	05/15 13:05:10	Desc Main	
United States Bankrui	PTCY <b>DOC</b> Timent	Page 1 of 46		TARY PETITION	
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Debt	or (Spouse) (Last, First, Mi	ddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	TEMILOLA	All Other Names us (include married, m	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITI) (if more than one, state all):	N)/Complete EIN	Last four digits of S (if more than one, st	oc. Sec. or Individual-Taxp tate all);	rayer I.D. (ITIN)/Complete EIN	
Street Address of Debtor (No. and Street, City, and State):		Street Address of Jo	oint Debtor (No. and Street,	City, and State):	
548 # GLENDALE RD.					
County of Residence or of the Principal Place of Business:	ZIP CODE			ZIP CODE	
Cook Country.			e or of the Principal Place o		
Mailing Address of Debtor (if different from street address):		Mailing Address of	Joint Debtor (if different fro	om street address):	
	ZIP CODE			ZIP CODE	
Location of Principal Assets of Business Debtor (if different f	rom street address above):				
Type of Debtor (Form of Organization)	Nature of (Check one box.)	Business		ZIP CODE ruptcy Code Under Which s Filed (Check one box.)	
(Check one box.)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Busi Single Asset Rea 11 U.S.C. § 101( Railroad Stockbroker Commodity Brok Clearing Bank Other	al Estate as defined in (51B)	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors	Tax-Exem		Nat	ure of Debts	
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	`applicable.)  kempt organization  the United States  I Revenue Code).	(Che Debts are primarily condebts, defined in 11 to \$101(8) as "incurred individual primarily personal, family, or household purpose."	J.S.C. primarily by an business debts.		
Filing Fee (Check one box.)		Check one box:	Chapter 11 Debt	ors	
Full Filing Fee attached.  Filing Fee to be paid in installments (applicable to indivising signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).  Filing Fee waiver requested (applicable to chapter 7 indiattach signed application for the court's consideration. S	Debtor is a sma Debtor is not a  Check if: Debtor's aggre; insiders or affil on 4/01/16 and  Check all applicable A plan is being Acceptances of	gate noncontingent liquidate iates) are less than \$2,490,9 every three years thereafte. boxes: filed with this petition.	fined in 11 U.S.C. § 101(51D).  ed debts (excluding debts owed to 125 (amount subject to adjustment r).		
Statistical/Administrative Information				THIS SPACE IS FOR	
Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is e distribution to unsecured creditors.	tribution to unsecured cred excluded and administrativ	litors. e expenses paid, there v	will be no funds available fo	COURT USE ONLY OF	
Estimated Number of Creditors		]	50,001- UNITED 5	FATER BANKRUPTEY COURT RANDISTR CT OF ILLINOIS	
Estimated Assets	to \$50 to	]	,001 \$500,000,001 M to \$1 <b>JEFFREY</b>	OV 05 2015 ore than PilATLSTEADT, CLERK	
Estimated Liabilities	to \$50 to		,001 \$500,000,001 M	REP MBM ore than billion	

B1 (Official Form	1) (2) (3) (4) 15-37754 Doc 1 Filed 11/05/15	Entered 11/05/15 13:05:10	Desc Main Page 2			
Voluntary Petit (This page must	be completed and filed in every case.)	Praye 2001/46/ SOVAC				
Location	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee Case Number:	t.) Date Filed:			
Where Filed: Location		Case Number:	Date Filed:			
Where Filed:	Bowding Peak wanton Coop Elled have a Second Parket					
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	Case Number:	Date Filed:			
District:	am T Savæge	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  [In the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or						
☐ Exhibit A	is attached and made a part of this petition.	of title 11, United States Code, and have exp such chapter. I further certify that I have deliby 11 U.S.C. § 342(b).  X  Signature of Attorney for Debtor(s) (	vered to the debtor the notice required			
		Signature of Attorney for Debtor(s) (.	Date)			
Does the debtor of	<b>Exhib</b> own or have possession of any property that poses or is alleged to pose:		blic health or safety?			
	Exhibit C is attached and made a part of this petition.	·				
₩ No.	, ,					
Exhibit D,	Exhib I by every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor, is attached and made a part of this etition: also completed and signed by the joint debtor, is attached and made a p	st complete and attach a separate Exhibit D.) petition.				
	Information Regarding					
	(Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately			
	There is a bankruptcy case concerning debtor's affiliate, general parts	ner, or partnership pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the results.	defendant in an action or proceeding [in a fed	ttes in this District, or has eral or state court] in this			
	Certification by a Debtor Who Resides (Check all applie					
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fol	llowing.)			
(Name of landlord that obtained judgment)						
		(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be on, after the judgment for possession was entered	permitted to cure the i, and			
	Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30-c	lay period after the filing			
	Debtor certifies that he/she has served the Landlord with this certif	ñcation. (11 U.S.C. § 362(1)).				

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

In re_	Mariam	Danage	Case No.
	Debtor	0	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- In Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not re	equired to receive a ca	redit counseling brief	ing because of:	[Check the
applicable statement.]	[Must be accompani	ied by a motion for de	termination by i	the court.]

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  - ☐ Active military duty in a military combat zone.
- □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: And Supplies Date: 10/26/15

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B 6 Summary (Official Form 6 - Summary) (12/14)

### UNITED STATES BANKRUPTCY COURT

		District of		
In re	Mariam S	Lawage	Case Cha	e No

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		AN BULLEY OF STREET
C - Property Claimed as Exempt				Every constant district	
D - Creditors Holding Secured Claims			en de la companya de	\$6000+	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$6,000 <sup>+</sup> 20,000 <sup>+</sup>	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)			71/4/15 E.S. 1187 871/5 E.S. 12/4/16/16/16 748		\$
J - Current Expenditures of Individual Debtors(s)			apa a disam dig Garan Secretarian	tanting of the property of the	\$
то	TAL		\$	26,000+	

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B 6 Summary (Official Form 6 - Summary) (12/14)

## UNITED STATES BANKRUPTCY COURT

	District of				
n re	Mariam Savage.	Case No			
	Debtor O				
		Chapter			

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>s</b> 0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>s</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>s</b>
Student Loan Obligations (from Schedule F)	\$ 6000
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>s</b> O
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>s</b> 0
TOTAL	\$ 6000

State the following:

Average Income (from Schedule I, Line 12)	s ()
Average Expenses (from Schedule J, Line 22)	s ①
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	<b>s</b> ()

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$</b> 20,000
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$</b>	Total
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$</b>
4. Total from Schedule F		<b>\$</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$</b> ()

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B6A (Officia	l Form 6A) (12/07)		
In re	May am Debtor	Lanage,	Case No.
			(If known)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF JEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
All Street				
	Tota			

(Report also on Summary of Schedules.)

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מ	ebtor	
n re	Mariam	twase,
3 6B (Official Form 6B)	) (12/07)	( )

Case No.	
	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C.- Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand,		A 1 \ \ \ \ . \ . \ . \ . \ . \ . \ . \ .		
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
Security deposits with public utilities, telephone companies, landlords, and others.				
Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		tiva et men entre et vale et e somme et men et en		
6. Wearing apparel.	AT VIEW.			
7. Furs and jewelry.				
Firearms and sports, photo- graphic, and other hobby equipment.	ng dia si Sangkin Sangkin			
Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.	20 (2-4) 24 (2-4) 26 (2-4)			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)			i pina iz zilyan	

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B 6B (Official Form 6B) (12/07) - Cont.

n re, Debtor	Case No(If known)
2 10101	(II Known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		N//1		
Stock and interests in incorporated and unincorporated businesses.  Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				The state of the s
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.	.T. (1995/W, 96%)			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Cont.			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

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B 6B (Official Form 6B) (12/07) -- Cont.

In re	Case No(If known)
	(AI KHUWH)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			<b>j</b>	CURRENT VALUE OF
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.		Λ // Λ		
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.			E A	
<ul><li>26. Boats, motors, and accessories.</li><li>27. Aircraft and accessories.</li></ul>			地區等	
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory,				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				10 (10 (10 (10 (10 (10 (10 (10 (10 (10 (
34. Farm supplies, chemicals, and feed.	en de la composition			
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached Total>		s 0

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (04/13)		Document	Page 12 of 46	
Y				

In re,	Case No.
Debtor	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155.675.*
□ 11 U.S.C. § 522(b)(2)	<i>4.23,073</i> ,
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
	M		

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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<del></del>	Debtor	<del></del>		(If known)	
B 6D (Official Form 6D) (12/07)  In re	Mariam!	Lavare.	Case No.		
	Λ /	/			

#### SCHEDULE D - CREDITORS HOLDING SECUTED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			· ·		•			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
121 NALASALLE ST.			\$6000.60				\$6.000	
City of dricaso			VALUE \$					
ACCOUNT NO.			VALUE \$					
Dept et Education 100 w. Randolphst #14-300 Chicago IL. 60601			\$ 6000.00				\$6000	
100 w. Kandolphst	-							
60601			VALUE \$					
Northeastern Illinois University			\$3 000.00				83000	
	771		VALUE \$				u v	
continuation sheets 5500 attached	N· S	ST Lewis	Subtotal ►  (Total of this page)  Total ►  (Use only on last page)				\$ 15,000	\$
Chia	aur.	IL COLO	Total ► S(Use only on last page)				\$	\$
	0	EV. MOP	y(=== amy an mac page)			Ł	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	)	
	Ĵ	
Debtor (s)	)	Case No.
Cottor (B)	)	Chapter
	)	

#### **List of Creditors**

city of Chicago	city hall. 121 N. Lasalle st chicago
North Eastern University (ILLINOIS)	Chicago, IL. 60625
Timbile	12920 SE 38th St. Bellevele, Washington 98006
Department of Education	100 w. Randolph st. Chicago 16 60601

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B 6D (Official Form 6D) (12/07) Cont.	
In re	Case No.
Debtor	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUES					
ACCOUNT NO.	<del></del>		VALUE \$			<u> </u>		
			VALUE \$					,
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.		<u> </u>						
			VALUE \$					
Sheet no. of continu sheets attached to Schedule of Creditors Holding Secured	ation	<u> </u>	Subtotal (s)►  (Total(s) of this page)	L	L	I	\$	\$
Claims			Total(s) ► (Use only on last page)				\$	\$

Summary of Schedules.) report also on Statistical Summary of Certain Liabilities and Related Data.)

2

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B6E (Official Form 6E) (04/13) Case No.\_\_\_ In re

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtor with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (04/13) - Cont.
In re Mariam Lange, Case No. (if known)
Design (§ money
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_ continuation sheets attached

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BOE (Official Form 6E) (04/13) - Cont.	
In re,	Case No.
Dehtor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							ype of Priority io	of Claims Listed	on a mis smeet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
								111111111111111111111111111111111111111	100 H
Account No.									
								:	
Account No.							, , , , , , , , , , , , , , , , , , ,		
				:					
Account No.									
Sheet no of continuation sheets attache Creditors Holding Priority Claims	d to Sci	nedule of	(T)	S otals of	ubtotal this pa		\$	\$	
	S			he com n the S	Tota pleted ummar		S		
			of Schedules.)  Totals  (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$	\$

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B 6F (Official Form 6F) (12/07)	
In re	Case No.
Debtor	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF DATE CLAIM WAS CREDITOR'S NAME, UNLIQUIDATED CONTINGENT CODEBTOR **CLAIM** MAILING ADDRESS INCURRED AND DISPUTED CONSIDERATION FOR INCLUDING ZIP CODE, AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO ACCOUNT NO. Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)



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B 6F (Official Form 6F) (12/07) - Cont.

In re	Case No.
Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	BTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR	GENT	ATED	TED	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAN JOIN COMM	CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO.	•						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. of continuation s to Schedule of Creditors Holding Unsecure Nonpriority Claims	total➤	\$					
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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		Document	Page 22 of 46	

	Debtor			(if known)
In re	Naman	Javaso.	Case No.	
B 6G (Offic	ial Form 6G) (12/07)			

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
•	
•	

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In re Debtor

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR		
でも、ことでは、それではではないと、考別していっています。それでは、新聞の場合は中央ではは中央では、またによっています。			



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Fill in this information to identify	your case:				
Debtor 1 First Name	M Tony lol	a Savage			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:					
Case number(If known)			Check if t	his is:	
,	-			nended filing	
				plement showing post-petition er 13 income as of the following date:	
Official Form B 6I			MM / DE	D/YYYY	
Schedule I: You	ır İncome			12/13	
supplying correct information. If vi	ou are married and not filing use is not filing with you, detop of any additional page	ig jointly, and your spous o not include information	se is living with y	or 2), both are equally responsible for rou, include information about your spo use. If more space is needed, attach a mown). Answer every question.	use
Fill in your employment					
information.		Debtor 1		Debtor 2 or non-filing spouse	
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employed		Employed Not employed	
Include part-time, seasonal, or self-employed work.					
Occupation may Include student or homemaker, if it applies.	Occupation		<u></u>		<del></del>
	Employer's name				
	Employer's address				
		Number Street		Number Street	-
			***************************************		-
					-
	•	•	ZIP Code	City State ZIP Code	-
	How long employed there	?		***************************************	
Part 2: Give Details About	Monthly Income				
spouse unless you are separated.				te \$0 in the space. Include your non-filing	
If you or your non-filing spouse had below. If you need more space, at	ve more than one employer, ach a separate sheet to this	combine the information fo form.	r all employers for	r that person on the lines	
			For Debtor 1	For Debtor 2 or non-filing spouse	
<ol><li>List monthly gross wages, sala deductions). If not paid monthly, or</li></ol>	ry, and commissions (before alculate what the monthly was	re all payroll age would be. 2. \$.	Ō	\$	
3. Estimate and list monthly overt	ime pay.	3. +\$_	<u>0</u>	÷ \$	
4. Calculate gross income. Add line	e 2 + line 3.	4. \$	0	\$	

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Debtor 1

0 (000	lam	Savo	42
First Name	Middle Name	Lest Name	É.

Case number (# known)\_\_\_\_\_

				No. 10. International Conference of the Conferen	
		F 6	or Debtor 1	For Debtor 2 or non-filing spouse	,
Copy line 4 here	. 🗲 4.	\$_	0		
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a	. \$	0	S	
5b. Mandatory contributions for retirement plans	5b.	· ·	Ò	S S	
5c. Voluntary contributions for retirement plans	5c.	\$_	0	\$	
5d. Required repayments of retirement fund loans	5d.	\$	0	\$	
5e. Insurance	5e.	\$	0	\$	
5f. Domestic support obligations	5f.	\$	0	\$	
5g. Union dues	5g.	\$	0	\$	
5h. Other deductions. Specify:	5h.	+\$	Õ	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h	ı. 6.	\$	0	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0	<b></b> \$	
B. List all other income regularly received:					
<ol> <li>Net income from rental property and from operating a business, profession, or farm</li> </ol>					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0	<u> </u>	
8b. Interest and dividends	8b.	\$	0	\$	
8c. Family support payments that you, a non-filing spouse, or a depend regularly receive	fent				
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0	\$	
8d. Unemployment compensation	8d.	\$	O	\$	
8e. Social Security	8e.	\$	Ď	\$	
8f. Other government assistance that you regularly receive					
Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:		\$		\$	
Specify:	8f.		~		
8g. Pension or retirement income	8g.	\$	<u> </u>	<u> </u>	
8h. Other monthly income. Specify:	8h.	+\$		_ +\$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$		\$	
Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$		+ \$	\$
1. State all other regular contributions to the expenses that you list in Schei	dule J.			· · · · · · · · · · · · · · · · · · ·	
include contributions from an unmarried partner, members of your household, other friends or relatives.	your de	pende	nts, your ro	ommates, and	
Do not include any amounts already included in lines 2-10 or amounts that are	not av	ilabla	to nou over	upped listed in Cabadala I	
Specify:	HOL MA	anabie	to pay expe	enses listed in <i>Schedule J.</i> 11. <b>1</b>	
2. Add the amount in the last column of line 10 to the amount in line 11. The	roculti	a tha a			2
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12.					
· · · · · · · · · · · · · · · · · · ·				approv 14.	Combined
13. Do you expect an increase or decrease within the year after you file this	form?				monthly income
Yes. Explain:		**********	· · · · · · · · · · · · · · · · · · ·		

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Fill in this information to identify your case:			
Debtors Markan T Savary	Check if this is:		
First Name Middle Name Last Name  Debtor 2		filing	
(Spouse, if filing) First Name Middle Name Last Name			petition chapter 13
United States Bankruptcy Court for the:	expenses as	of the following	date:
Case number	MM / DD / YY	Υ	
(If known)			because Debtor 2
Official Form B 6J	maintains a s	separate househ	IOIG
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are fil information. If more space is needed, attach another sheet to this form (if known). Answer every question.	ing together, both are equally respon n. On the top of any additional pages	sible for supplyi , write your name	ng correct and case number
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2.			
Yes. Does Debtor 2 live in a separate household?			
No			
Yes. Debtor 2 must file a separate Schedule J.		······································	
2. Do you have dependents?	Dependent's relationship to	Dependent's	Does dependent live
Do not list Debtor 1 and Search dependent	Debtor 1 or Debtor 2	age	with you?
Do not state the dependents'	Tajuden Johnson	$II^{\tau}$	L No.
names.	Chita	10	H <sub>No.</sub>
	Jaria Turnson	10	Yes
			□No
		<del></del>	Yes
			No
			Yes
			No Yes
			· L. 1 100
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you	are using this form as a supplement	in a Chapter 13 o	case to report
expenses as of a date after the bankruptcy is filed. If this is a suppler	nental Schedule J, check the box at t	he top of the for	n and fill in the
applicable date.			
Include expenses paid for with non-cash government assistance if yo	ou know the value	Your expe	nses
of such assistance and have included it on Schedule I: Your Income		Tour expe	
<ol> <li>The rental or home ownership expenses for your residence. Include any rent for the ground or lot.</li> </ol>	de first mortgage payments and 4	. \$ <u> </u>	**************************************
If not included in line 4:			
4a. Real estate taxes			
4b. Property, homeowner's, or renter's insurance		b. \$	<u>, , , , , , , , , , , , , , , , , , , </u>
4c. Home maintenance, repair, and upkeep expenses		c. \$	
4d. Homeowner's association or condominium dues	<b>4</b>	d. \$	**************************************

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Debtor 1

M	Wy Ory	Loware
First Name	Middle Name	Last Name

			Your expenses
E	Additional mortgage payments for your residence, such as home equity loans	<b>5</b> .	\$
5.	Additional mortgage payments for your residence, such as none squay reasons		
6.	Utilities:	0-	•
	6a. Electricity, heat, natural gas	6a.	\$
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$
	6d. Other. Specify: Nonl	6d.	\$
7.	Food and housekeeping supplies	7.	\$
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$
10.	Personal care products and services	10.	\$
11.	Medical and dental expenses	11.	\$
12.	Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$
12	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
13.	Charitable contributions and religious donations	14.	\$
14.			
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other, Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco.	me.	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e Homeowner's association or condominium dues	20e.	\$

Entered 11/05/15 13:05:10 Filed 11/05/15 Page 28 of 46 Document Case number (if known) Debtor 1 Other. Specify: 22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a Copy your monthly expenses from line 22 above. 23b. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. Explain here: Yes.

Doc 1

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B6 Declaration (Official Form 6 - Declaration) (12/07)

Case No. (if known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have my knowledge, information, and belief.	read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of
my anomongo, mornanon, and bonor.	
Date 11/05/15	Signature: All Company
	Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGN	NATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notice promulgated pursuant to 11 U.S.C. § 110(h) setting a	ankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided es and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum a debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individua who signs this document.	tl, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other indiv	iduals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, atta	ch additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.	e provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER P	ENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	[the president or other officer or an authorized agent of the exporation or a member or an authorized agent of the
partnership ] of the read the foregoing summary and schedules, consist knowledge, information, and belief.	[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
Date	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership o	or corporation must indicate position or relationship to debtor.]
D. L. C. J. L. C. T. C. T. L.	Time of up to \$500,000 or imprisonment for up to 5 years or both 1971 \$ C \$8 152 and 2571

B7 (Official Form 7) (04/13)

### UNITED STATES BANKRUPTCY COURT

In re:	Debtor	, Case No(if known)
	STATEME	NT OF FINANCIAL AFFAIRS
informa filed. A should ; affairs. child's j	rmation for both spouses is combined. If the street of the spouses whether or not a join to individual debtor engaged in business as provide the information requested on this state of the street of the like transfers and the like transfers are transfers and the like transfers are transfers and the like transfers are transfers are transfers and the like transfers are transf	bry debtor. Spouses filing a joint petition may file a single statement on which the case is filed under chapter 12 or chapter 13, a married debtor must furnish at petition is filed, unless the spouses are separated and a joint petition is not a sole proprietor, partner, family farmer, or self-employed professional, tatement concerning all such activities as well as the individual's personal are to minor children, state the child's initials and the name and address of the child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C.
additior	mplete Questions 19 - 25. If the answer to	all debtors. Debtors that are or have been in business, as defined below, also on an applicable question is "None," mark the box labeled "None." If testion, use and attach a separate sheet properly identified with the case name, estion.
		DEFINITIONS
the filin of the viself-emp	all debtor is "in business" for the purpose or g of this bankruptcy case, any of the follow ofting or equity securities of a corporation; a ployed full-time or part-time. An individua in a trade, business, or other activity, other	for the purpose of this form if the debtor is a corporation or partnership. An f this form if the debtor is or has been, v ithin six years immediately preceding ring: an officer, director, managing executive, or owner of 5 percent or more a partner, other than a limited partner, of a partnership; a sole proprietor or all debtor also may be "in business" for the purpose of this form if the debtor than as an employee, to supplement income from the debtor's primary
control o	atives; corporations of which the debtor is a	at is not limited to: relatives of the debtor; general partners of the debtor and an officer, director, or person in control; officers, directors, and any persons in illiates of the debtor and insiders of such affiliates; and any managing agent of
	1. Income from employment or opera	ition of business
ione	the debtor's business, including part-time beginning of this calendar year to the date two years immediately preceding this cal the basis of a fiscal rather than a calendar of the debtor's fiscal year.) If a joint petit	tor has received from employment, trad, or profession, or from operation of activities either as an employee or in independent trade or business, from the eithis case was commenced. State also the gross amounts received during the endar year. (A debtor that maintains, or has maintained, financial records on year may report fiscal year income. Identify the beginning and ending dates ion is filed, state income for each spouse separately. (Married debtors filing income of both spouses whether or not a joint petition is filed, unless the is not filed.)
	AMOUNT	SOURCE

	2. Income other than from	a employment or o	peration of business			
None	State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the <b>two years</b> immediately preceding the commencement of this case. Give particulars. If joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 1 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	AMOUNT		SOURCE			
None	3. Payments to creditors  Complete a. or b., as appropria a. Individual or joint debtor(s) goods or services, and other details case unless the aggregate Indicate with an asterisk (*) ar as part of an alternative repay agency. (Married debtors filing whether or not a joint petition  NAME AND ADDRESS OF (*)	with primarily consects to any creditor avalue of all property by payments that we ment schedule under gunder chapter 12 is filed, unless the specific primarily consecutive.	made within 90 days im that constitutes or is af re made to a creditor on r a plan by an approved or chapter 13 must inclu	unediately preceding fected by such transformations account of a domest nonprofit budgeting ade payments by either	the commencement of er is less than \$600. ic support obligation of and credit counseling er or both spouses	
	b. Debtor whose debts are not within 90 days immediately procured to is affected by successive to the second to th	eceding the comment on transfer is less that	scement of the case unle	ess the apprepate value	e of all property that	

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING 2

constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(Of	ficial Form 7) (04/13)				
c. All debtors: List all payments made within one year immediately preceding the commer to or for the benefit of creditors who are or were insiders. (Married debtors filing under cha include payments by either or both spouses whether or not a joint petition is filed, unless the a joint petition is not filed.)					der chapter 12 or chapter 13
	NAME AND ADDRESS O AND RELATIONSHIP TO		DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
***************************************					
	4. Suits and administration	ve proceedings, ex	cecutions, garnishn	nents and attachm	ents
e	preceding the filing of this	bankruptcy case. ( er or both spouses	Married debtors fili	ng under chapter 1:	within <b>one year</b> immediately 2 or chapter 13 must include unless the spouses are separa
	CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING		R AGENCY ATION	STATUS OR DISPOSITION
	year immediately preceding	the commenceme oncerning property	ent of this case. (May of either or both sp	arried debtors filing	or equitable process within or under chapter 12 or chapter ot a joint petition is filed, unl
	NAME AND ADDRESS OF PERSON FOR WHOSI BENEFIT PROPERTY WA		DATE OF SEIZURE		DESCRIPTION AND VALUE OF PROPERTY
	5. Repossessions, foreclo	sures and return	s		
	of foreclosure or returned to	the seller, within or chapter 12 or ch	one year immediate apter 13 must includ	ly preceding the colle information conc	erning property of either or b
	NAME AND ADDRESS OF CREDITOR OR SELLE	R F	OATE OF REPOSSE ORECLOSURE SA RANSFER OR RE	LE,	DESCRIPTION AND VALUE OF PROPERTY

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	6. Assignments and rec	eiverships					
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMEN OR SETTLEM				
None	immediately preceding the	nas been in the hands of a custodian, re commencement of this case. (Married ning property of either or both spouses joint petition is not filed.)	debtors filing unde	er chapter 12 or chapter 13 must			
	NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE Of PROPERTY			
None	except ordinary and usual g and charitable contributions chapter 13 must include gift the spouses are separated at NAME AND ADDRESS OF PERSON	ontributions made within one year immifts to family members aggregating less aggregating less aggregating less or contributions by either or both spend a joint petition is not filed.)  RELATIONSHIP TO DEBTOR, IF ANY	s than \$200 in valuent. (Married debto	ne per individual family member ors filing under chapter 12 or			
	OR ORGANIZATION						

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B7 (Offi	icial Form 7) (04/13)					
	9. Payments related to deb	ot counseling or bankruptcy				
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.					
	NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY			
None	the debtor, transferred either a this case. (Married debtors fil	bsolutely or as security within two ing under chapter 12 or chapter 13:	ordinary course of the business or financial affairs of years immediately preceding the commencement of must include transfers by either or both spouses arated and a joint petition is not filed.)			
	NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTO	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED			
None	b. List all property transferre to a self-settled trust or similar	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.				
	NAME OF TRUST OR OTHE DEVICE	ER DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY			
	11. Closed financial accoun	ts				
None	closed, sold, or otherwise tran checking, savings, or other fin held in banks, credit unions, p institutions. (Married debtors	sferred within one year immediatel ancial accounts, certificates of depotential funds, cooperatives, associating under chapter 12 or chapter later or both spouses whether or not a	e debtor or for the benefit of the debtor which were by preceding the commencement of this case. Include osit, or other instruments; shares and share accounts tions, brokerage houses and other financial a must include information concerning accounts or joint petition is filed, unless the spouses are			
	NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST DIGITS OF ACCOUNT NUM AND AMOUNT OF FINAL E	IBER, DATE OF SALE			

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B7 (Off	icial Form 7) (04/13)				6	
	12. Safe deposit boxes					
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY		
	13. Setoffs				-	
None	the commencement of this	creditor, including a bank, against case. (Married debtors filing under souses whether or not a joint petition	chapter 12 or chapte	er 13 must include information		
	NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF		
	14. Property held for ano	-	s or controls		<b>-</b>	
None	List all property owned by	another person that the debtor hold	s or controis.			
	NAME AND ADDRESS OF OWNER	DESCRIPTION A VALUE OF PRO		LOCATION OF PROPERT	č	
	15. Prior address of debte	)F	erikista radusahuna di Shiriletenia - S		AN-	
None		three years immediately preceding luring that period and vacated prior te address of either spouse.			on is	
	ADDRESS	NAME USED		DATES OF OCCUPANCY		

B7 (Off	icial Form 7) (04/13)			7		
	16. Spouses and Form	er Spouses				
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.					
	NAME					
	17. Environmental In	formation.				
	For the purpose of this	question, the following definitions apply:				
	releases of hazardous or	neans any federal, state, or local statute or toxic substances, wastes or material into g, but not limited to, statutes or regulation	the air, land, soil, s	urface water, groundwater, or		
	"Site" means any location formerly owned or oper	on, facility, or property as defined under a ated by the debtor, including, but not lim	any Environmental lited to, disposal site	Law, whether or not presently or s.		
	"Hazardous Material" n material, pollutant, or c	neans anything defined as a hazardous wa ontaminant or similar term under an Envi	ste, hazardous substronmental Law.	tance, toxic substance, hazardous		
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:					
	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW		
None	b. List the name and ac of Hazardous Material.	ldress of every site for which the debtor p Indicate the governmental unit to which	provided notice to a the notice was sent a	governmental unit of a release and the date of the notice.		
	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW		
None	<ul> <li>c. List all judicial or ac respect to which the del to the proceeding, and t</li> </ul>	ministrative proceedings, including settle otor is or was a party. Indicate the name the docket number.	ements or orders, un and address of the g	der any Environmental Law with overnmental unit that is or was a part		
	NAME AND ADDRES OF GOVERNMENTA		MBER	STATUS OR DISPOSITION		
	18. Nature, location a	nd name of business				
None	and beginning and endi	dividual, list the names, addresses, taxpaying dates of all businesses in which the deion, partner in a partnership, sole propriet	btor was an officer,	director, partner, or managing		

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B7 (Official Form 7) (04/13)

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.				
	NAME	ADDRESS			
	The following questions a	re to be completed by every debtor that is a corporation or partnership and by any individual			

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity,

9.	Books,	records	and	financial	statements
----	--------	---------	-----	-----------	------------

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**NAME** 

either full- or part-time.

**ADDRESS** 

DATES SERVICES RENDERED

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	ficial Form 7) (04/13)					
éone	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.					
	NAME	ADDRESS				
lone		arties, including mercantile and trade agencies, to whom a wo years immediately preceding the commencement of this ca				
	NAME AND ADDRESS	DATE ISSUED				
***************************************	20. Inventories					
one	a. List the dates of the last two inventories taken of y taking of each inventory, and the dollar amount and b	our property, the name of the person who supervised the easis of each inventory.				
	DATE OF INVENTORY INVENTORY SU	PERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)				
one	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.					
	DATE OF INVENTORY	NAME AND ADDRESSES				
		OF CUSTODIAN OF INVENTORY RECORDS				
	21 . Current Partners, Officers, Directors and Sha	OF INVENTORY RECORDS				
one		OF INVENTORY RECORDS				
one	a. If the debtor is a partnership, list the nature an	OF INVENTORY RECORDS  reholders d percentage of partnership interest of each member of the				
one	<ul> <li>a. If the debtor is a partnership, list the nature an partnership.</li> <li>NAME AND ADDRESS NATURE OF</li> <li>b. If the debtor is a corporation, list all officers</li> </ul>	of inventory records  reholders d percentage of partnership interest of each member of the				

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B7 (O	fficial Form 7) (04/13)							
	22. Former partners, officers, directors and shareholders							
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.							
	NAME	ADDRESS	DATE OF WITHDRAWAL					
None	b. If the debtor is a corporation, li within <b>one year</b> immediately precedent	st all officers or directors whose reling the commencement of this case	lationship with the corporation terminated e.					
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION					
	23 . Withdrawals from a partners	hip or distributions by a corpora	tion					
None	including compensation in any form	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.						
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY					
	24. Tax Consolidation Group.							
None	If the debtor is a corporation, list the consolidated group for tax purposes of immediately preceding the commence.	of which the debtor has been a men	cation number of the parent corporation of any time within six years					
	NAME OF PARENT CORPORATION	ON TAXPAYER-IDENTI	FICATION NUMBER (EIN)					
******	25. Pension Funds.							
None	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.							
	NAME OF PENSION FUND	TAXPAYER-IDENTI	FICATION NUMBER (EIN)					
		* * * * *						
	[If completed by an individual or indi	vidual and spouse]						

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B7 (Official Form 7	) (04/13)			1
I declar and any	e under penalty of perjur attachments thereto and	y that I have read the answers that they are true and correct	contai	ned in the foregoing statement of financial affairs
Date	11/05/15	Signature of I	)ebtor	Muy
Date		Signature of Joint Debtor (	if any)	
I declare t	eted on behalf of a partnershi under penalty of perjury that I d that they are true and correc		the fore	going statement of financial affairs and any attachments and belief.
Date		Sig	mature	
		Print Name a	nd Title	
	[An individual signing on bel	half of a partnership or corporation	must ind	icate position or relationship to debtor.]
		continuation sheets a	ittached	
Penal	ty for making a false statement:	Fine of up to \$500,000 or imprisonm	ent for up	to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLAR	ATION AND SIGNATURE	OF NON-ATTORNEY BANKR	UPTCY	PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have 342(b); and, (3) if rule	ve provided the debtor with a es or guidelines have been pro eve given the debtor notice of	copy of this document and the notice of the property of the pursuant to 11 U.S.C. § 1	es and in 10(h) se	11 U.S.C. § 110; (2) I prepared this document for a formation required under 11 U.S.C. §§ 110(b), 110(h), and titing a maximum fee for services chargeable by bankruptcy document for filing for a debtor or accepting any fee from
Printed or Typed Na	me and Title, if any, of Banki	uptcy Petition Preparer	Social-S	ecurity No. (Kequired by 11 U.S.C. § 110.)
	ion preparer is not an individ partner who signs this docun		dress, an	d social-security number of the officer, principal,
Address	<del></del>			
Signature of Bankrup	otcy Petition Preparer		Date	
Names and Social-Secunot an individual:	urity numbers of all other indi	viduals who prepared or assisted in	preparin	g this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT

In re _	Marjam	Sauge	Case No.
1	Debtor		Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A — Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):  Surrendered  Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):  Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):   Retained  If retaining the property, I intend to (check at least one):	·
☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):  Claimed as exempt	Not claimed as exempt

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B 8 (Official Form 8) (12/08)

Page 2

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
continuation sheets attac	ched (if am)	
declare under penalty of	perjury that the above indicates my in personal property subject to an unexpi	tention as to any property of my

B 8 (Official Form 8) (12/08)

Page 3

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

#### PART A - Continuation

Property No.			
Creditor's Name:		Describe Prop	perty Securing Debt:
Property will be (check one):  □ Surrendered	☐ Retained		
If retaining the property, I intend to (a	theck at least one):	(for ex	ample, avoid lien
Property is (check one):  Claimed as exempt		Not claimed as	exempt
PART B - Continuation			
Property No.	]		
Lessor's Name:	Describe Lease	d Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No.	1		
Lessor's Name:	Describe Lease	d Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO

B 201B (Form 201B) 
## UNITED STATES BANKRUPTCY COURT

In re <u>Mariam Sawage</u> Debtor	Case No
	CE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:  X	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
I (We), the debtor(s), affirm that I (we) have received and Code.  A way and Dawage Printed Name(s) of Debtor(s)	on of the Debtor  I read the attached notice, as required by § 342(b) of the Bankruptcy  X  Signature of Debtor  Date
Case No. (if known)	XSignature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2006/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.